



Order Filed on December 21, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY (NEWARK)
Caption in Compliance with D.N.J. LBR 9004-2(c) RAS Citron, LLC 130 Clinton Road, Suite 202 Fairfield, NJ 07004 Telephone Number: 973-575-0707 Attorneys For Secured Creditor Shauna Deluca, Esq. (SD-8248)
In Re: Nana Opoku-Ware Debtor.

Case No.: 19-25519-JKS

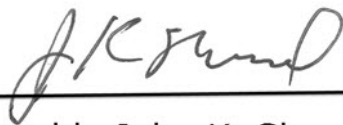
Chapter: 13

Judge: John K. Sherwood

**CONSENT ORDER REGARDING TREATMENT OF POST-PETITION ARREARS
PURSUANT TO FORBEARANCE AGREEMENT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

**DATED: December 21,
2020**



Honorable John K. Sherwood
United States Bankruptcy Court

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Debtor: Nana Opoku-Ware

Case No.: 19-25519-JKS

Caption of Order: Consent Order Regarding Treatment of Post-Petition Arrears Pursuant to Forbearance Agreement

THIS MATTER having come before the Court on the Debtor's Request to Forbear Mortgage Payments, by and through her counsel, Kevin Delyon, and MTGLQ Investors, LP ("Secured Creditor") the Secured Creditor on the Debtor's real property located at 30 Clinton Pl., Newark, New Jersey 07108 (the "Property"), represented by RAS Citron, LLC, and the parties agreeing to the entry of this Order resolving repayment of forborne mortgage payments, and for good cause shown; it is ORDERED AND DECREED as follows:

1. Secured Creditor filed its Proof of Claim on September 30, 2019 as Claim 5-1. Pursuant to the Proof of Claim, the pre-petition arrears owed Secured Creditor are \$9,046.01.
2. On or about September 22, 2020, Secured Creditor filed its Notice of Debtor's Request for Mortgage Forbearance Due to the Covid-19 Pandemic (*See* Docket No. 45). Pursuant to the Notice of Request for Mortgage Forbearance, the parties agreed to forbear post-petition obligations that would come due for ninety (90) days from August 1, 2020 through and including October 1, 2020.
3. As of November 24, 2020, the current post-petition default which has resulted as a result of the Forbearance Agreement includes the February 1, 2020 through and including the November 1, 2020 payment, less \$1,129.39 in suspense, for a total delinquency of \$20,517.77.
4. The amount of \$ \$20,517.77 shall be capitalized into the Debtor's Chapter 13 Plan and paid to Secured Creditor by the Chapter 13 Trustee in addition to the amount set forth on Secured Creditor's timely filed Proof of Claim. Debtor must file a Modified Plan within fifteen (15) days of the entry of this Order. The Debtor's monthly payment to the Chapter 13 Trustee will be modified to an amount necessary to appropriately fund the Plan in accordance with this Order.
5. The Debtor shall commence ongoing post-petition payments in the amount of \$2,354.36 directly to Secured Creditor commencing on December 1, 2020. This amount is subject to change based on escrow and/or interest rate adjustments.
6. Secured Creditor shall retain its first mortgage lien on the Property and none of its rights are being modified.
7. The parties agree that this Consent Order in no way alters, amends, or invalidates any applicable bankruptcy remedies afforded to them.
8. Facsimile signatures shall be valid as original signatures and this Consent Order may be executed in counterparts.
9. This order shall be incorporated in and become part of any Order Confirming Plan in the herein matter.

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Debtor: Nana Opoku-Ware

Case No.: 19-25519-JKS

Caption of Order: Consent Order Regarding Treatment of Post-Petition Arrears Pursuant to Forbearance Agreement

The undersigned hereby consent to the form and entry of the foregoing order.



Kevin Delyon, Esq.
Attorney for Debtor

Date:

12/9/20

/s/ Shauna Deluca

Shauna Deluca, Esq.

Attorney for Secured Creditor

Date: November 27, 2020

In re:
Nana Opoku-Ware
Debtor(s)

Case No. 19-25519-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 22, 2020

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2020:

Recip ID	Recipient Name and Address
db	+ Nana Opoku-Ware, 123-125 Division Street, Elizabeth, NJ 07201-2844

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2020 at the address(es) listed below:

Name	Email Address
Emmanuel J. Argentieri	on behalf of Creditor U.S. Bank NA as Legal Title Trustee for Truman 2016 SC Title Trust bk@rgalegal.com
Herbert B. Raymond	on behalf of Debtor Nana Opoku-Ware herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.rymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust as serviced by Fay Servicing NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor Fay Servicing LLC, as servicer for Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not

District/off: 0312-2

User: admin

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Date Rcvd: Dec 22, 2020

Form ID: pdf903

Total Noticed: 1

individually but as trustee for Hilldale Trust phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Rebecca Ann Solarz

on behalf of Creditor PNC Bank National Association rsolarz@kmlawgroup.com

Shauna M Deluca

on behalf of Creditor MTGLQ Investors LP sdeluca@rasflaw.com

Shauna M Deluca

on behalf of Creditor MTGLQ INVESTORS LP sdeluca@rasflaw.com

Sindi Mncina

on behalf of Creditor MTGLQ INVESTORS LP smncina@rascrane.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10